Case 20-10423-TPA Doc 20 Filed 10/30/20 Entered 10/31/20 00:39:06 Desc Imaged Certificate of Notice Page 1 of 4

	00.100110 0101	<u></u>						
Information to identify the case:								
Debtor 1	Michael J. Winders	Social Security number or ITIN xxx-xx-5298						
	First Name Middle Name Last Name	EIN						
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN						
	First Name Middle Name Last Name	EIN						
United States B	ankruptcy Court WESTERN DISTRICT OF PE	NNSYLVANIA						
Case number:	20-10423-TPA							

# **Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael J. Winders aka Michael Joseph Winders

10/28/20

By the court: Thomas P. Agresti

United States Bankruptcy Judge

## Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

## Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

# Case 20-10423-TPA Doc 20 Filed 10/30/20 Entered 10/31/20 00:39:06 Desc Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 20-10423-TPA

Michael J. Winders Chapter 7

Debtor(s)

# **CERTIFICATE OF NOTICE**

District/off: 0315-1 User: admin Page 1 of 2
Date Rcvd: Oct 28, 2020 Form ID: 318 Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

## Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2020:

Recip ID	Recipient Name and Address
db	+ Michael J. Winders, 3342 West 12th Street, Erie, PA 16505-3716
15255264	+ Allegheny Health Network, P.O. Box 645266, Pittsburgh, PA 15264-5250
15255268	++ NATIONWIDE RECOVERY SERVICE, PO BOX 8005, CLEVELAND TN 37320-8005 address filed with court:, Nationwide Recovery Service, 545 West Inman Street, Cleveland, TN 37311
15255269	+ North American Partners in Anesthesia, 68 South Service Road, Suite 350, Melville, NY 11747-2358
15255272	+ PNC Bank, P.O.Box 3180, Pittsburgh, PA 15230-3180
15255271	PennyMac Loan Services, LLC, Attn: Correspondence Unit, P.O. Box 514387, Los Angeles, CA 90051-4387
15255273	+ Tendto Credit Union, 1129 State Street, Erie, PA 16501-1911
15255274	+ UPMC Hamot Surgery Center, LLC, 200 State Street, Erie, PA 16507-1499

TOTAL: 8

#### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID tr	Notice Type: Email Address + EDI: QJBSPERO.COM	Date/Time	Recipient Name and Address
		Oct 29 2020 02:23:00	Joseph B. Spero, 3213 West 26th Street, Erie, PA 16506-2507
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 29 2020 02:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 29 2020 02:37:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
15255266	EDI: CAPITALONE.COM	Oct 29 2020 02:23:00	Capital One Bank (USA), N.A., P.O.Box 85015, Richmond, VA 23285-5075
15255265	+ EDI: CAPITALONE.COM	Oct 29 2020 02:23:00	Capital One Bank (USA), N.A., Attn: Bankrkuptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15255267	EDI: DISCOVER.COM	Oct 29 2020 02:23:00	Discover Financial Services, LLC, P.O. Box 15316, Wilmington, DE 19850-5316
15255270	Email/Text: bankruptcynotices@psecu.com	Oct 29 2020 02:39:00	PA State Employees Credit Union, 1 Credit Union Place, Harrisburg, PA 17110-2912

TOTAL: 7

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
aty	*+	Joseph B. Spero, 3213 West 26th Street, Erie, PA 16506-2507

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

Case 20-10423-TPA Doc 20 Filed 10/30/20 Entered 10/31/20 00:39:06 Desc Imaged Certificate of Notice Page 4 of 4

District/off: 0315-1 User: admin Page 2 of 2
Date Rcvd: Oct 28, 2020 Form ID: 318 Total Noticed: 15

# **NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 30, 2020	Signature:	/s/Joseph Speetjens	

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2020 at the address(es) listed below:

Name Email Address

Brian Nicholas

on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmllawgroup.com

Joseph B. Spero

on behalf of Trustee Joseph B. Spero sperolaw@neohio.twcbc.com jspero@ecf.axosfs.com;legalmom18@hotmail.com

Joseph B. Spero

sperolaw@neohio.twcbc.com jspero@ecf.axosfs.com;legalmom18@hotmail.com

M. Kathryn Karn

on behalf of Debtor Michael J. Winders mkathrynkarn@aol.com r54825@notify.bestcase.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

TOTAL: 5